IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

In re:	Chapter 11
Hiawatha Manor Association, Inc.,	Case No. 25-01916
Debtor.	Judge Randal S. Mashburn

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Filed by Linda Simmons, pro se

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EXHIBIT B

Email Exchange with Debtor's Counsel Regarding Discovery Coordination

June 24, 2025 – July 1, 2025



Linda Simmons < lindasimmons 2866@gmail.com >

RE: Scheduling Rule 26(f) Discovery-Planning Conference (Adv. Proc. No. 25-90051)

1 message

Blake.Roth@hklaw.com <Blake.Roth@hklaw.com>

Tue, Jul 1, 2025 at 10:32 AM

To: Linda Simmons < lindasimmons 2866@gmail.com>

Cc: "Yielding, Rebecca J. (USTP)" <rebecca.j.yielding@usdoj.gov>, "Blake.Roth@hklaw.com" <Blake.Roth@hklaw.com>, "Scott.Kunde@hklaw.com" <Scott.Kunde@hklaw.com>

Ms. Simmons,

Good afternoon. You are but one of thousands of potential defendants that would want to participate in such a conference. Accordingly, we believe it premature to schedule at this time.

Blake Roth | Holland & Knight

Partner
Holland & Knight LLP
511 Union Street, Suite 2700 | Nashville, Tennessee 37219
Phone 615.850.8749 | Fax 615.244.6804
blake.roth@hklaw.com | www.hklaw.com

Add to address book | View professional biography

From: Linda Simmons < lindasimmons 2866@gmail.com>

Sent: Tuesday, July 1, 2025 11:12 AM

To: Roth, Blake (NSH - X68749) <Blake.Roth@hklaw.com> **Cc:** Yielding, Rebecca J. (USTP) <rebecca.j.yielding@usdoj.gov>

Subject: Re: Scheduling Rule 26(f) Discovery-Planning Conference (Adv. Proc. No. 25-90051)

[External email]

Mr. Roth,

I'd like to schedule our Rule 26(f) discovery-planning conference for the week following the July 8 hearing. Could you let me know if any of these 60-minute slots fits your calendar?

- Tuesday, July 15, 3:00-4:00 p.m. CDT
- Wednesday, July 16, 2:00-3:00 p.m. CDT
- Thursday, July 17, 1:00-2:00 p.m. CDT

If none of those work, please suggest a few alternatives.

Regards,

Linda Simmons

Pro Se Defendant

(615) 594-2866

lindasimmons2866@gmail.com

On Mon, Jun 30, 2025 at 3:53 PM Blake.Roth@hklaw.com <Blake.Roth@hklaw.com> wrote:

The rules do not permit you to specify a date for responses. The rules set forth the responses. I would also note that discovery is prohibited in the adversary proceeding until after the Rule 26(f) conference. Any requests for the production of documents served prior to that date are deemed served at the first Rule 26(f) conference. Accordingly, any response would be due 30 days thereafter.

Blake Roth | Holland & Knight

Partner
Holland & Knight LLP
511 Union Street, Suite 2700 | Nashville, Tennessee 37219
Phone 615.850.8749 | Fax 615.244.6804
blake.roth@hklaw.com | www.hklaw.com

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From: Linda Simmons < lindasimmons 2866@gmail.com>

Sent: Monday, June 30, 2025 4:47 PM

To: Roth, Blake (NSH - X68749) < Blake. Roth@hklaw.com>

Subject: Re: First Request for Production of Documents by Linda Simmons – In re Hiawatha Manor East Chapter 11

[External email]

Good afternoon Mr. Roth.

Thank you for pointing that out. The Requests for Product were served in connection with Hiawatha Manor Association, Inc, Plaintiff v. Charles H. Abernathy, et. al., Defendants, Adversary Proceeding No. 25-90051 (in which I am one of the Defendants.) My apologies for the omission of the adversary caption and docket number.

I'll send an Amended RFP tomorrow with the correction caption and number. In that amendment, I'll propose that responses be due 21 days after service; please let me know if you'd like a different turnaround.

And thank you for the clarification on the September 3rd date.

Regards,

Linda Simmons

(615) 594-2866

lindasimmons2866@gmail.com

On Mon, Jun 30, 2025 at 3:16 PM Blake.Roth@hklaw.com <Blake.Roth@hklaw.com> wrote:

Ms. Simmons,

Good afternoon. Can you please advise as to what contested matter(s) this discovery relates?

With respect to the September 3, 2025 deadline for filing a plan, no such deadline exists. Rather, the date referenced on the docket is the date on which the debtor's exclusivity lapses, unless we file a motion seeking to extend the debtor's exclusivity with respect to the right to file a plan.

Blake Roth | Holland & Knight

Partner
Holland & Knight LLP
511 Union Street, Suite 2700 | Nashville, Tennessee 37219
Phone 615.850.8749 | Fax 615.244.6804
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From: Linda Simmons < lindasimmons 2866@gmail.com>

Sent: Tuesday, June 24, 2025 5:36 PM

To: Roth, Blake (NSH - X68749) <Blake.Roth@hklaw.com> **Cc:** Yielding, Rebecca J. (USTP) <rebecca.j.yielding@usdoj.gov>

Subject: First Request for Production of Documents by Linda Simmons – In re Hiawatha Manor East Chapter 11

[External email]

Mr. Roth,

Please find attached Plaintiff's First Request for Production of Documents in the above-captioned proceeding.

Given the Plan and Disclosure Statement deadlines of September 3, 2025, and the relevance of the requested materials to confirmation-related issues, I respectfully request that production be completed by *July 15, 2025*, or at an earlier date if feasible. If you anticipate any challenges meeting that timeline, please advise promptly so we can meet and confer or seek appropriate scheduling relief.

I prefer that all responsive materials be transmitted via email attachment, as that ensures accessibility given my current technical setup. If any files are too large for email, I'd appreciate advance notice before using an alternative method, as I'm not equipped to access platforms like Dropbox or Google Drive.

Case 2:25-bk-01916 Doc 63-2 Filed 07/29/25 Entered 07/29/25 15:11:30 Desc

This request is served without waiver of any rights.

A hard copy is also being mailed under separate cover for completeness.

Best Regards,

Linda Simmons

NOTE: This e-mail is from a law firm, Holland & Knight LLP ("H&K"), and is intended solely for the use of the individual(s) to whom it is addressed. If you believe you received this e-mail in error, please notify the sender immediately, delete the e-mail from your computer and do not copy or disclose it to anyone else. If you are not an existing client of H&K, do not construe anything in this e-mail to make you a client unless it contains a specific statement to that effect and do not disclose anything to H&K in reply that you expect it to hold in confidence. If you properly received this e-mail as a client, co-counsel or retained expert of H&K, you should maintain its contents in confidence in order to preserve the attorney-client or work product privilege that may be available to protect confidentiality.

EXHIBIT C

Lemonjuice Mailing to Co-Owners May 20, 2025

(Excerpt: Cover Page Only)

Excerpted for Relevance. Full enclosures are listed on this cover page and are documents separately on file with the Court as part of the bankruptcy and adversary proceeding docket.

HIAWATHA EAST

May 20, 2025

Re: Information about the Hiawatha East Bankruptcy Case

Dear Hiawatha East Interval Owner,

As many of you know, Hiawatha Manor Association (East) ("**Hiawatha East**") has filed for bankruptcy. You are receiving this notice because county land records show you may still have an ownership interest – or some remaining responsibility – for a timeshare at Hiawatha East.

Why Hiawatha East filed Chapter 11

On May 6, 2025, Hiawatha East began Chapter 11 Case No. 25-01916 to arrange a single, court-supervised sale of the entire resort, free and clear of all timeshare interests. After the sale closes, the net proceeds will be distributed to current interval owners, minus any unpaid amounts each owner owes the HOA.

What to do on your end

- No action is required on your end.
- At the end of the proceeding, a settlement distribution agent might ask you for a 1099 or other information is funds from the sale of this property are due you.
- If you are not a US resident, we will be reaching out for more details to ensure everything goes smoothly on your end. Please email HiawathaEastReimagined@Lemonjuice.biz to update your telephone and address information.

A creditors' meeting ("§ 341") will be held June 3, 2025, at 1:30 p.m. Central by telephone (see bankruptcy notice). Most owners are not creditors, but we are required to inform

Enclosures

- 1. Official Form 309F1 basic bankruptcy notice and § 341 details
- 2. Summons & Notice of Pre-Trial Conference (East)
- 3. Complaint Hiawatha East.

All court filings, meeting minutes, sale updates, and answers to common questions will be posted at https://hiawatha-east.info.

Questions? Email HiawathaEastReimagined@Lemonjuice.biz or scan the QR code below:

Sincerely,

Lemonjuice – Hiawatha East Management 7380 W. Sand Lake Rd., Suite 130 Orlando, FL 32819



EXHIBIT C-2

Excerpt from Zoom Meeting Recording

Discouragement of Owner Participation

April 9, 2025

The following excerpt is from the April 9, 2025 Zoom meeting:

(23:15) DR. BOB: Now everyone that delays this process, or throws a wrench into the works, is costing us money. It is less money for the owners, and it just delays the whole process. And we'd like to get everyone who has maintained their maintenance fees as much money as they can. But anyone who delays the process, it's just going to cost us more money at this point.

(30:15) MR. INGRAM: All that being said, the judge looks at the complaints. And the complaints – I've never had a single property that didn't have at least one owner complaint. And I've never had a single property that – and it's usually one or two that makes a complaint. And I get on the phone and explain to them—this is what happened. This is why.

We try to do that in advance. No different than in these town halls today. We do that in advance. And then it's not that if one person complains, the judge doesn't proceed. It's it slows down the process, just like Dr. Bob was referencing.

The outcome is there's – every day is a cash register ringing on expenses without equal income coming in. The more efficient we are in the process between here and the day that we get it sold – and by the way, we don't know much it's sold— We believe the property . . .

EXHIBIT D

Email from Debtor's Counsel in Response to Request for Plan Protections July 14, 2025

(Includes Movant's letter and counsel's reply.)



Linda Simmons < lindasimmons 2866@gmail.com>

Mon, Jul 14, 2025 at 1:19 PM

RE: Request for Plan Language – Hiawatha Manor Association, Inc. (Case No. 25-01916)

1 message

Blake.Roth@hklaw.com <Blake.Roth@hklaw.com>

To: Linda Simmons lindasimmons2866@gmail.com> Cc: "Blake.Roth@hklaw.com" <Blake.Roth@hklaw.com>

Ms. Simmons,

Good afternoon. Thank you for your letter and concern. When a plan is drafted, we'll make sure to take your concerns into account. It would, however, be inappropriate for us to commit to any particular language in any plan at this stage in the case.

Blake Roth | Holland & Knight

Partner
Holland & Knight LLP
511 Union Street, Suite 2700 | Nashville, Tennessee 37219
Phone 615.850.8749 | Fax 615.244.6804
blake.roth@hklaw.com | www.hklaw.com

Add to address book | View professional biography



Linda Simmons < lindasimmons 2866@gmail.com >

Request for Plan Language – Hiawatha Manor Association, Inc. (Case No. 25-01916)

1 message

Linda Simmons < lindasimmons 2866@gmail.com>

Mon, Jul 14, 2025 at 12:50 PM

To: Blake.Roth@hklaw.com

Cc: "Jack Robinson, Jr." <irobinsonjr@gsrm.com>, "tforrester@gsrm.com" <tforrester@gsrm.com>, djames@gsrm.com

Mr. Roth:

Please find attached my letter requesting that the Debtor propose Plan language to protect non-delinquent owners in the above-referenced case.

Regards,

Linda Simmons

(615) 594-2866

lindasimmons2866@gmail.com



Simmons_Letter_to_Roth_RE_Plan_Language_for_Paid_Owners_7-14-2025.pdf 118K

Linda Simmons 9643 Chanteclair Circle Highlands Ranch, CO 80126

July 14, 2025

Mr. Blake Roth Holland & Knight LLP 511 Union Street, Suite 2700 Nashville, Tennessee 37219

RE: In re Hiawatha Manor Association, Inc., Case No. 25-01916 Subject: Request for Plan Language Protecting Non-Delinquent Timeshare Owners from Post-Confirmation Liability

Dear Mr. Roth:

I am writing to request that the forthcoming Chapter 11 Plan of Liquidation for Hiawatha Manor Association, Inc. include clear language protecting the interests of those owners who are current on their maintenance assessments as of the Plan's effective date.

Without clarity in the Plan, there remains a risk, even if unintended, that owners who have paid their assessments in full may later face claims relating to unresolved Association debts or administrative costs not fully satisfied during the bankruptcy process.

This concern is especially pressing in light of the current process under which owners are asked to pay a \$250 fee to deed back their week. I understand the Debtor may contend that owners wishing to avoid future obligations should participate in the deed-back program. However, requiring owners to pay a \$250 fee to forfeit a fully paid-up interest under threat of future claims, imposes a coercive burden that is neither required by the recorded declarations nor authorized by any existing court order. If the Plan does not confirm that retaining fully paid ownership will not result in continuing liability for bankruptcy-related shortfall, there remains a real risk that such owners could later be targeted for contribution or collection efforts by a successor entity.

If the Plan intends to treat Lemonjuice's claims as enforceable against non-delinquent owners, this must be stated expressly and is likely to raise legal objections under § 524 of the Bankruptcy Code and related protections. Owners should not be forced into private forfeiture as the only means of avoiding undefined future liabilities. Such a requirement may also violate fundamental

principles of due process and unjust enrichment, particularly where owners have fulfilled all contractual obligations under the original governing documents.

I urge that this matter be addressed expressly in the Plan to provide clarity and protect owners who have acted in good faith to meet their obligations, in many cases by faithfully paying maintenance fees for more than 40 years.

I request a written response confirming whether such protective language will be included in the proposed Plan. If so, I ask that the Debtor provide the specific language in advance, so that any issues may be addressed now to avoid last-minute objections or delays.

Respectfully,

Linda Simmons Co-Owner, Hiawatha Manor Association East <u>lindasimmons2866@gmail.com</u> 615-594-2866

Cc: Rebecca J. Yielding, U.S. Trustee (<u>Rebecca.J.Yielding@usdoj.gov</u>)

Jack W. Robinson, Jr., Counsel for Lake Tansi Village, POA (<u>jrobinsonjr@gsrm.com</u>)

EXHIBIT E

Letter from Hiawatha East President Archie Doby
Including Q&A Stating Former Owners Will Have No Further Obligations
December 17, 2024

HIAWATHA EAST RESORT

December 17, 2024

Subject: Important Update Regarding Hiawatha Resort

Dear Hiawatha East Owners,

I hope this message finds you well. I am reaching out to share an important update regarding the financial status of Hiawatha East Resort.

Over the past several months, significant efforts have been made to address the challenges the resort has been facing. Despite these efforts, Hiawatha East Resort is now insolvent. After careful consideration of all available options, the decision has been made to initiate bankruptcy proceedings in the coming weeks.

This step was not taken lightly and is a result of a combination of factors, including rising operational costs, changes in market conditions, and insufficient revenue to sustain the resort's financial obligations. Filing for bankruptcy will provide a structured path forward and ensure that all stakeholders, including owners, are treated equitably during this process.

What This Means for Owners:

- Current Operations: The resort will remain operational during the early stages of the bankruptcy process, and efforts will be made to minimize any disruptions.
- Owner Impact: Details regarding the implications for ownership interests and next steps will be shared as soon as they become available.
- 3. **Future Communication:** Regular updates will be provided to ensure transparency throughout the process.

We understand that this news may be concerning, and we are committed to providing clear and timely information. If you have immediate questions or concerns, please use the contact us page of the info site http://hiawatharesort.info/contact-us or call Lemonjuice Solutions Owner Support at 931-444-1394. If email is convenient, please send an email to hiawathaeastreimagined@lemonjuice.biz.

Thank you for your understanding and support during this challenging time. Hiawatha East Resort has long been a cherished destination, and this decision reflects our commitment to addressing its financial challenges in a responsible and transparent manner.

Sincerely,

Archie Doby, Hiawatha East Board President

HIAWATHA EAST RESORT

Q: Why are we taking this route?

A: The purpose of this bankruptcy is to obtain a federal court order to oversee the sale proceeding and also ensure that everything is carried out adequately regarding the sale of Hiawatha East up to and including distribution of the net proceeds of any sale amount to the current owners.

Q: How will the bankruptcy process affect me as an owner?

A: Bankruptcy is an association-level process aimed at selling the Hiawatha East property to maximize its value for all owners. It will not affect your personal credit.

Q: How long is this process going to take?

A: The entire process can take up to 1 year. The auction will occur after the Court approves the sale of Hiawatha East.

Q: Will I need to appear in Court?

A: You will not be required to appear before the Court. If the Judge approves the sale, you will receive your due share of the sale proceeds at the time of distribution.

Q: What if I am behind on my fees?

A: Any delinquent fees and related expenses owed to Hiawatha East will be deducted from your proceeds after the sale. The remaining funds will be distributed to the owners after all accounts have been settled.

Q: Can I still deed back my week?

A: Yes, you can deed back your week to the Association. We request that all owners that would like to deed back are current on maintenance fees and pay a \$250 filing fee. You can email HiawathaEastReimagined@Lemonjuice.biz with any questions regarding deeding back.

Q: Do I continue to pay Maintenance and Taxes?

A: Hiawatha East is not currently collecting 2025 maintenance fees and, as a result, will not be making reservations for 2025 or allowing deposits into exchange companies for 2025 intervals at this time. If you currently have a deposit with an exchange company, there is no impact to your deposit. For RCI Points members, RCI points for your current use year should be available with no disruption.

HIAWATHA EAST RESORT

Q: After the bankruptcy has been completed, and the property sold, will the former owners have any repercussions since they were named owners of the resort?

A: Once the bankruptcy process has been completed and the property has been sold, former owners will not have any further obligations or repercussions related to their prior ownership of the resort. The sale of the property and conclusion of the bankruptcy proceedings will release former owners from any ongoing liabilities or responsibilities associated with the resort.

EXHIBIT F

Email from Kate Koeppen Regarding Owner Liability and Deed-Backs

March 10, 2025

- 3. If a deed back is applied for after the bankruptcy is filed, will that have to be approved by the bankruptcy court? Or would that be considered an action that LemonJuice could take as a normal course of business? **No. We are allowed to proceed.**
- 4. What could happen within the bankruptcy proceedings that would put an end to the option for owners to do a deed back? There is nothing preventing an owner from deeding back and I've been told there's no line in the sand where we have to stop accepting deed backs.
- 5. Have you received any opinion from Holland & Knight that a Chapter 9 reorganization bankruptcy will 100% result in a discharge of any deficiencies? Or is there any possibility, however, small, that that may not take place? We are filing Chapter 11, not Chapter 9. As stated in prior calls, the bankruptcy discharges deficiencies, and in the event that it could not discharge certain creditors, the court requirement is sale of the property. This is already the end goal. The owners are not responsible for any deficiencies, only the Association is responsible.

EXHIBIT G

Excerpt from Zoom Meeting Recording

Assurance That No Liability Will Remain After Distribution

February 24, 2025

The following exchange occurred during the February 24, 2025 Zoom meeting. The speaker was not identified by name in the recording:

(28:22) SPEAKER: So if I didn't deed back and I just held on and see what happens with the distribution, then once that's done, I'm free of the timeshare? Is that what I'm hearing?

MS. KOEPPEN: Yes, that's correct. Once you receive distribution proceeds, you are done. You are no longer an owner of the timeshare.

SPEAKER: And I'm not liable for any other expenses that might occur?

Ms. KOEPPEN: That's correct.

SPEAKER: Court costs or anything like that?

MS. KOEPPEN: That's correct.

SPEAKER: Okay. Well, thank you for your answers.

EXHIBIT H

Excerpt from Zoom Meeting Recording

Statement Regarding 476-Week Transfer to Lemonjuice

February 24, 2025

The following statement was made during a February 24, 2025 Zoom meeting:

(30:33) MS. KOEPPEN: So those weeks are part of a purchase agreement executed between the Association and Lemonjuice. Lemonjuice has loaned Hiawatha East Association approximately \$300,000. And in exchange for that \$300,000, we took the right to purchase receivables or to purchase intervals. And so those intervals are part of that purchase agreement deal.

Now, there's 120,000 extra funds that the association can pull on as they need to, and with that comes the option to exercise more weeks.

EXHIBIT I

Deeds Reflecting Transfer of Timeshare Intervals

From Hiawatha Manor Association, Inc. to Lemonjuice Capital Solutions, LLC

February – March 2025

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Instrument Type		Book & Page/Filing #	Recording Date & Time	Instrument #
QUITCLA	M DEED	1701-826	7/29/2024 10:29:00 AM	24023070
	Document Date	Consideration Amount	Index Class	Recording
	7/3/2024	\$1.00	Land Records	Class
	-	J	,	Record Book

Direct Parties		Reverse Parties	
Name	WHO	Name	WHO
CROWN RESORTS DEVELOPMENT LLC		HIAWATHA MANOR ASSOCIATION	
7		INCORPORATED	

Property Information							
Subdivision / Property Address Section Phase Lot Building Unit Acres Distric						District	
HIAWATHA MANOR	1						3

Comments

WK 1 UNS K-3, K-4, L-7 & N-1 HIAWATHA MANOR 1 * WK 1 UNS N-4, N-6, O-2 & P-4 HIAWATHA MANC

Linked Documents						
Recording Class	Book & Page/Filing #	Description	Recording Date & Time	Instrument Number		
RB	1567-1776	QUITCLAIM DEED	1/15/2020 10:55:00 AM	<u>20000494</u>		
D	231-215	DEEDCONV	10/28/1980	<u>80035110</u>		
D	231-215	DEEDCONV	10/28/1980	<u>80035110</u>		
RB	1716-2418	QUITCLAIM DEED	2/26/2025 9:40:00 AM	<u>25031339</u>		
RB	1719-762	QUITCLAIM DEED	3/28/2025 1:52:00 PM	25032614		

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	Document Date	Consideration Amount	Index Class	Recording
2/24/2025		\$0.00	Land Records	Class
		"		Record Book

Direct Parties	Reverse Parties		
Name	WHO	Name	WHO
HIAWATHA MANOR ASSOCIATION		LEMON JUICE CAPITAL LLC	
INCORPORATED		LEMONJUICE CAPITAL LLC *	

Property Information							
Subdivision / Property Address	Section	Phase	Lot	Building	Unit	Acres	District
HIAWATHA MANOR	I						3
Comments				Legal Des	criptic	n	

Linked Documents

Recording Class	Book & Page/Filing #	Description	Recording Date & Time	Instrument Number
RB	1701-826	QUITCLAIM DEED	7/29/2024 10:29:00 AM	<u>24023070</u>
RB	1715-1483	QUITCLAIM DEED	2/5/2025 10:26:00 AM	<u>25030621</u>
RB	1694-2184	DEED	4/29/2024 10:05:00 AM	<u>24019531</u>
RB	1697-624	DEED	6/3/2024 12:10:00 PM	<u>24020838</u>
RB	1694-2182	DEED	4/29/2024 10:05:00 AM	<u>24019530</u>
RB	1697-636	DEED	6/3/2024 12:10:00 PM	<u>24020844</u>
RB	1591-121	TRUSTEES DEED	10/27/2020 11:23:00 AM	<u>20013296</u>
RB	1692-1636	DEED	3/25/2024 12:45:00 PM	<u>24018194</u>
RB	1697-634	DEED	6/3/2024 12:10:00 PM	<u>24020843</u>
RB	1696-617	DEED	5/20/2024 12:45:00 PM	<u>24020268</u>
RB	1697-660	DEED	6/3/2024 12:10:00 PM	<u>24020856</u>
RB	1697-658	DEED	6/3/2024 12:10:00 PM	<u>24020855</u>
RB	1529-901	TRUSTEES DEED	6/28/2018 10:29:00 AM	<u>18007692</u>
RB	1694-2190	DEED	4/29/2024 10:05:00 AM	<u>24019534</u>
RB	1203-2004	DEED	7/26/2005 2:00:00 PM	<u>5341183</u>
RB	1697-646	DEED	6/3/2024 12:10:00 PM	<u>24020849</u>
RB	1697-628	DEED	6/3/2024 12:10:00 PM	<u>24020840</u>
D	231-215	DEEDCONV	10/28/1980	<u>80035110</u>
D	231-215	DEEDCONV	10/28/1980	<u>80035110</u>

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Instrument Type		Book & Page/Filing #	Recording Date & Time	Instrument #
QUITCLAIM DEED		1716-2432	2/26/2025 10:41:00 AM	25031341
	Document Date	Consideration Amount	Index Class	Recording
	2/24/2025	\$0.00	Land Records	Class
		,		Record Book

Direct Parties	Reverse Parties		
Name	WHO	Name	WHO
HIAWATHA MANOR ASSOCIATION		LEMON JUICE CAPITAL LLC	
INCORPORATED		LEMONJUICE CAPITAL LLC *	

Property Information							
Subdivision / Property Address	Section	Phase	Lot	Building	Unit	Acres	District
HIAWATHA MANOR							3
Comments		Legal Description					

Linked Documents

Recording Class	Book & Page/Filing #	Description	Recording Date & Time	Instrument Number
RB	1701-816	QUITCLAIM DEED	7/29/2024 10:29:00 AM	<u>24023069</u>
RB	1715-1374	QUITCLAIM DEED	2/4/2025 2:11:00 PM	<u>25030598</u>
RB	1540-180	DEED	12/6/2018 11:55:00 AM	<u>18014275</u>
RB	1656-283	DEED	9/26/2022 10:35:00 AM	<u>22015062</u>
RB	1591-116	TRUSTEES DEED	10/27/2020 11:23:00 AM	<u>20013295</u>
RB	1529-901	TRUSTEES DEED	6/28/2018 10:29:00 AM	<u>18007692</u>
RB	1455-1958	TRUSTEES DEED	7/22/2015 10:37:00 AM	<u>15008193</u>
RB	1203-2004	DEED	7/26/2005 2:00:00 PM	<u>5341183</u>
RB	1656-1763	QUITCLAIM DEED	10/3/2022 10:47:00 AM	<u>22015447</u>
RB	1697-656	DEED	6/3/2024 12:10:00 PM	<u>24020854</u>
RB	1125-1431	DEED	1/13/2003 11:30:00 AM	<u>3286777</u>
RB	1130-562	DEED	3/10/2003 3:36:00 PM	<u>3290041</u>
RB	1696-611	DEED	5/20/2024 12:45:00 PM	<u>24020265</u>
RB	1478-453	TRUSTEES DEED	6/28/2016 10:38:00 AM	<u>16007344</u>
RB	1534-2153	DEED	9/14/2018 10:10:00 AM	<u>18011098</u>
RB	1588-775	DEED	9/28/2020 12:40:00 PM	<u>20011858</u>
RB	1537-577	DEED	10/22/2018 11:37:00 AM	<u>18012573</u>
D	216-209	DEEDCONV	8/28/1979	<u>79022602</u>
D	216-209	DEEDCONV	8/28/1979	<u>79022602</u>

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	View Image Download Format PDF PDF download is now available!	☐ 150dpi - Low (Fastest Loading) ☐ 200dpi - Medium (Average Loading) ☐ 300dpi - High (Slowest Loading) ☐ Print Security Cross Hatch Notice	< Prev Instrument # Ne	xt > ((((((((((((((((((

Instrument Type		Book & Page/Filing #	Recording Date & Time	Instrument #
QUITCLAIM DEED		1719-762	3/28/2025 1:52:00 PM	25032614
	Document Date	Consideration Amount	Index Class	Recording
	3/28/2025	\$0.00	Land Records	Class
				Record Book

Direct Parties		Reverse Parties	
Name	WHO	Name	WHO
HIAWATHA MANOR ASSOCIATION		LEMON JUICE CAPITAL LLC	
INCORPORATED		LEMONJUICE CAPITAL LLC *	

Property Information										
Subdivision / Property Address	Section	Phase	Lot	Building	Unit	Acres	District			
HIAWATHA MANOR	I						3			
Comments		Legal Description								

Linked Documents							
Recording Class	Book & Page/Filing #	Description	Recording Date & Time	Instrument Number			
RB	1715-1483	QUITCLAIM DEED	2/5/2025 10:26:00 AM	<u>25030621</u>			
RB	1701-826	QUITCLAIM DEED	7/29/2024 10:29:00 AM	<u>24023070</u>			
RB	1697-648	DEED	6/3/2024 12:10:00 PM	<u>24020850</u>			
RB	1696-609	DEED	5/20/2024 12:45:00 PM	<u>24020264</u>			
RB	1696-607	DEED	5/20/2024 12:45:00 PM	<u>24020263</u>			

EXHIBIT J

Excerpt from Zoom Meeting Recording

Owner Question and Response Regarding Suspension of 2025 Maintenance Fees

August 1, 2024

The following excerpt is from the August 1, 2024 Zoom meeting:

(1:03:44) MS. COSTELLO: Excuse me, I have another question. This is Susan Costello. I have another question.

When we met earlier this year, with LemonJuice, we were told, the owners were told, this would be the last year that we would be paying our maintenance fee. And everyone was encouraged to pay the maintenance fee.

Is that true? Will there be maintenance fee for next year also?

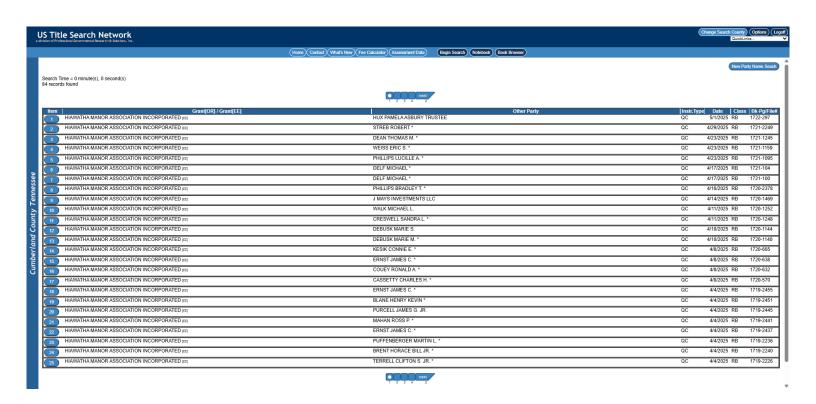
MS. KOEPPEN: I will hopefully have more answers for you on that in the coming weeks. It depends on if we do have to go the bankruptcy route, and how long that path takes.

MS. COSTELLO: Okay.

MS. KOEPPEN: So I don't want to say yes or no on that yet until I have more information for you on that.

EXHIBIT K

List of Quitclaim Deed Transfers of Timeshare Intervals to Debtor Hiawatha Manor Association East January 1, 2025 – May 5, 2025 (Pre-Petition)







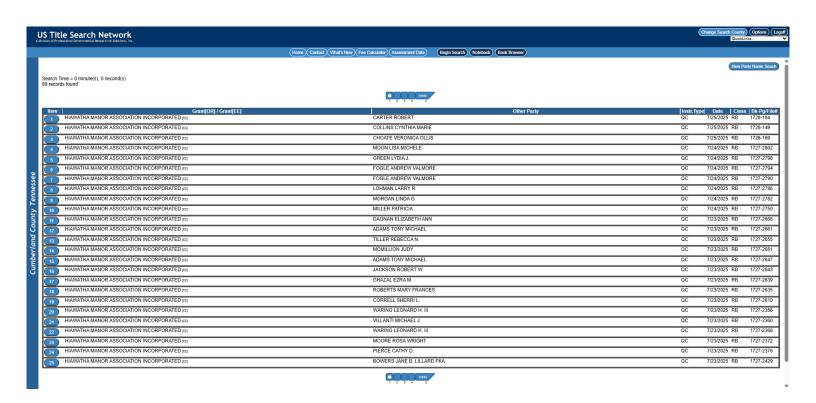


Indexes are current as of 7/27/2025 3:00P. Images are current as of 7/27/2025 3:00P.

Documents are certified as of 7/25/2025 9:00A

EXHIBIT L

List of Quitclaim Deed Transfers of Timeshare Intervals
to Debtor Hiawatha Manor Association East
May 6, 2025 – July 27, 2025 (Post-Petition)







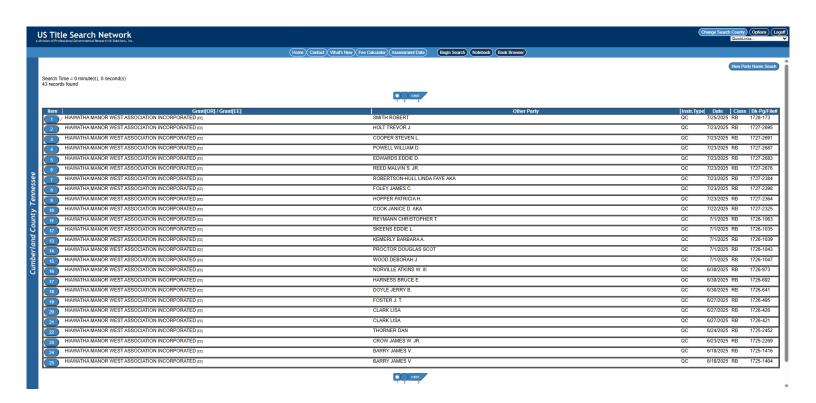


Indexes are current as of 7/27/2025 3:30P. Images are current as of 7/27/2025 3:30P.

Documents are certified as of 7/25/2025 9:00A

EXHIBIT M

List of Quitclaim Deed Transfers of Timeshare Intervals to Hiawatha Manor West Association Incorporated January 1, 2025 – July 27, 2025



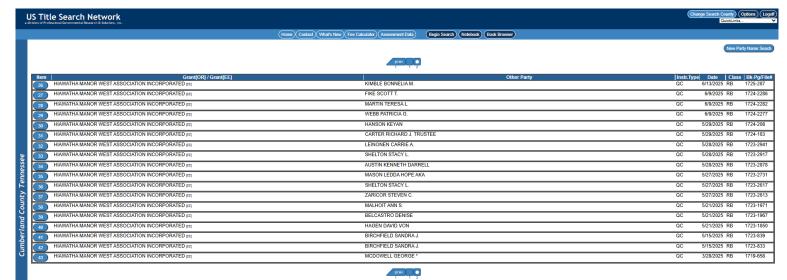


EXHIBIT N

2025 Deed Transfers of Timeshare Interests

Naming Lemonjuice Capital, LLC as Grantee





Indexes are current as of 7/27/2025 3:30P. Images are current as of 7/27/2025 3:30P.

Documents are certified as of 7/25/2025 9:00A

EXHIBIT 0

Recorded Deed

Transfer of 70 Timeshare Intervals From

Hiawatha Manor Association West to Hiawatha Manor Association, Inc.

January 8, 2025

BK/PG: 1713/1456-1464

25029540	
9 PGS : QUITCLAIM DEED	
BAILEY DAVIS 208282 - 25029548	
01/08/2025 - 01:01 PM	
VALUE	
MORTGAGE TAX	0.00
TRANSFER TAX	0.00
RECORDING FEE	45.00
DP FEE	2.00
REGISTER'S FEE	2.00
TOTAL AMOUNT	49.00

STATE OF TENNESSEE, CUMBERLAND COUNTY TREY KERLEY REGISTER OF DEEDS

Address New Owner: PO BOX 469 Crossville, TN 38557 Send Tax Bill to: **PO BOX 469**

Crossville, TN 38557

QUITCLAIM DEED HIAWATHA MANOR

This instrument prepared by and after recording return to: **Lemonjuice Solutions** 7380 W. Sand Lake Rd. Suite 130 Orlando, Florida 32819

MADE AND ENTERED INTO THIS DAY, January 8, 2025, for and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, together with other good and valuable consideration not herein mentioned, receipt of all of which is hereby acknowledged, HIAWATHA MANOR WEST ASSOCIATION, INC., with an address of 8007 Cherokee Tr. Crossville, TN 38572, (hereinafter, the "Grantor"), has this day bargained and sold, and by these presents does hereby bargain, sell, transfer, quitclaim, assign and convey unto HIAWATHA MANOR ASSOCIATION, INC., (hereinafter, the "Grantee"), its successors and assigns, all of Grantor's interest in the following described real property, lying and being in the THIRD CIVIL DISTRICT of Cumberland County, Tennessee, bounded and described as follows:

Any right, title, and interest in Certain real estate located in Crossville, Cumberland county, Tennessee (Subject Time-Share Estates) being Units and Weeks as designated in Exhibit "A", attached hereto and incorporated herein at:

TANSI RESORT, INC.'S HIAWATHA MANOR WEST, of record and as filed in the Declaration of Horizontal Property Regime, Deed Book 256, page 91, Register's Office, Cumberland County, Tennessee, as amended, including all rights, privileges, easements, and appurtenances thereto, wheresoever situated and howsoever derived.

This is improved property known as 8007 Cherokee Tr. Crossville, TN 38572. Doc 63-2 Filed 07/29/25 Entered 07/29 Exhibit Supporting Exhibits Page 50 of 73 Book 1713 Page 1456 Case 2:25-bk-01916 Entered 07/29/25 15:11:30 Desc THE GRANTOR HEREBY APPOINTS Grantee as its true and lawful "Attorney-in-Fact", granting unto said attorney the full power and authority to do and perform any and all acts deemed by Grantee to be necessary to correct or amend this instrument by "Corrective Deed", or similar instrumentation for the purpose of correcting book, page, spelling and innocuous and immaterial errors, for matters of public record and the vesting of proper title in the Grantee. A reference to the Book and Page of this Deed filing in the applicable land records in a Corrective deed or similar conveyance shall be sufficient to substantiate the applicability and effectiveness of the rights hereby conferred. This Power of Attorney cannot be revoked and shall survive the death, disability and incompetence of Grantor, individually and/or collectively.

This Property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Grantor makes no representations or warranties whatsoever with regard to the Property or the Grantor's interest therein.

IN WITNESS WHEREOF, the said Grantor caused this instrument to be signed and sealed these presents the day and year first above written.

GRANTOR

By: R. Scott MacGregor Its: Authorized Agent

STATE OF FLORIDA COUNTY OF ORANGE

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared R. Scott MacGregor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Authorized Agent of Hiawatha Manor Association, Inc. the within named bargainor, a Tennessee not-forprofit corporation, and that he as such Authorized Agent being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Hiawatha Manor Association, Inc. by himself as its Authorized Agent.

WITNESS my hand and official seal at Orlando, Florida, this 8th day of January, 2025.

Notary Public

My Commission Expires: Jun 7, 202

AFFIDAVIT OF CONSIDERATION

STATE OF FLORIDA **COUNTY OF ORANGE**

The actual consideration for this transfer is \$0.00.

Subscribed and sworn to before me this the 8th day of January, 2024.

MARIELA ALVAREZ DE VAN ADELBERG Notary Public - State of Florida Commission # HH 139031 My Comm. Expires Jun 7, 2025

Bonded through National Notary Assn.

My Commission Expires: Jun 7, 2005

Case 2:25-bk-01916 Doc 63-2 Filed 07/29/25 Entered 07/29 Exhibit Supporting Exhibits Page 52 of 73 Entered 07/29/25 15:11:30 Desc

EXHIBIT "A"

Blocks, units, weeks and derivations are as follows:

Block	Unit	Week	Grantor	Book	Page	Date of registration	Parcel
2	А	5	J. Warren Layne and Marion E. Layne	D456	373	9/21/1993	149D-A-2.00
3	В	5	Crown Resorts Development, Llc.	1576	538	5/13/2020	149D-A-2.00
1	В	2	Crown Resorts Development, Llc.	1576	538	5/13/2020	149D-A-2.00
2	С	3	Crown Resorts Development, Llc	1576	538	5/13/2020	149D-A-2.00
19	В	5	Crown Resorts Development, Llc.	1576	538	5/13/2020	149D-A-1.00
20	D	5	Crown Resorts Development, Llc.	1576	538	5/13/2020	149D-A-1.00
19	Α	48	Crown Resorts Development, Llc.	1576	538	5/13/2020	149D-A-1.00
7	F	6	Crown Resorts Development, Llc.	1576	538	5/13/2020	149D-A-3.00
9	С	1	Crown Resorts Development Llc	1587	1155	9/21/2020	149D-A-3.00
9	D	1	Crown Resorts Development Llc	1587	1155	9/21/2020	149D-A-3.00
18	В	6	Hazel R. Dowdy, Sole Survivor of Joint Tenancy With William T. Dowdy	1593	69	11/16/2020	149D-A-3.00
3	D	5	RANDALL LEE DAVIDSON, Executor of The Estate of ALETA N. DAVIDSON who was sole survivor of joint tenancy with J. C. DAVIDSON	1606	1967	4/8/2021	149D-A-2.00
9	В	10	Hughes Electric Kentucky, Inc., Katherine C. Hughes, President	1606	1969	4/8/2021	149D-A-3.00
6	В	22	BERCHIE MARIE ROBERTS, Executrix of The Estate Of WAYNE O. ROBERTS	1611	364	5/24/2021	150-25.00
24	В	8	Paul V. Wells	1616	1193	7/19/2021	149D-H-1.00

Block	Unit	Week	Grantor	Book	Page	Date of registration	Parcel
3	С	21	Robert E. Hargrave And Sylvia Hargrave	1621	1179	9/7/2021	149D-A-2.00
7	А	2	Carl E. Richardson, Jr. And Etta R. Richardson	1621	1175	9/7/2021	149D-A-3.00
8	С	13	CATHERINE ABERNATHY, Sole Survivor of Joint Tenancy With MICHAEL D. ABERNATHY	1624	218	10/1/2021	149D-A-3.00
18	D	1	Dallas W. Johnson and Peggie A. Johnson	1624	216	10/1/2021	149D-A-1.00
8	D	14	JAMES DOUGLAS HAGAR, Only Living Heir Of MARY I. HAGAR	1624	212	10/1/2021	149D-A-3.00
6	С	49	Stuart W. Fletcher and Kimberly K. Fletcher	1624	206	10/1/2021	149D-A-3.00
4	A	52	Craig Alan Stephenson and Brittany Blankenship Stephenson fka Brittany Leanne Blankenship	1625	2237	10/21/2021	149D-A-2.00
2	В	52	Daniel L. Hammond and Wanda G. Hammond	1626	2444	11/1/2021	149D-A-2.00
21	Α	25	Arvil Stearman and Opal Stearman	1629	1277	11/29/2021	149D-A-1.00
18	С	50	Teresa Reed	1632	760	12/28/2021	149D-A-1.00
19	С	36	Roger D. Dotson and Lisa M. Dotson	1633	682	1/10/2022	149D-A-1.00
8	E	27	Elaine M. Standridge, Sole Survivor of joint tenancy with Earl Standridge	1637	2130	3/4/2022	149D-A-3.00
18	Α	8	Donavin Gillespie and Alyne Gillespie	1656	305	9/26/2022	149D-A-1.00
20	В	37	Marian T. White, sole survivor of joint tenancy with Billy M. White	1657	987	10/11/2022	149D-A-1.00
9	A	50	Todd R. Cognion and Darby A. Cognion and Chad J. Gingrich, Sole Survivors Of Joint Tenancy With Larry C.	1657	989	10/11/2022	149D-A-3.00

Block	Unit	Week	Grantor	Book	Page	Date of registration	Parcel
			Gingrich and Shirley J. Gingrich				
8	В	46	Todd R. Cognion and Darby A. Cognion and Chad J. Gingrich, sole Survivors of joint tenancy with Larry C. Gingrich and Shirley J. Gingrich	1657	989	10/11/2022	149D-A-3.00
21	С	19	Jon D. Epperson and Shirley F. Epperson	1658	808	10/24/2022	149D-A-1.00
8	Α	15	Walter L. Crox and Barbara H. Crox	1658	1804	10/31/2022	149D-A-3.00
22	D	39	Patricia A. Reeves, sole survivor of joint tenancy with Richard D. Reeves	1659	682	11/8/2022	149D-H-1.00
21	В	32	Jimmy Denham and Teresa Denham	1660	430	11/22/2022	150-25.00
7	С	20	Mark Beaty and Connie Beaty	1661	994	12/12/2022	149D-A-3.00
7	В	44	Bettie L. Miller, sole survivor of joint tenancy with James L. Miller, Jr.	1663	1835	1/25/2023	149D-A-3.00
25	Α	2	Phyllis L. Hart	1664	38	1/31/2023	149D-H-1.00
21	D	45	Mike Russell and Susan Russell	1664	2064	2/13/2023	149D-A-1.00
24	D	41	Sam B. Mckinney, Jr. and Key E. Mckinney	1665	935	2/21/2023	149D-H-1.00
23	А	26	Robert F. Kohler, Sole Survivor Of Joint Tenancy With Judith B. Kohler	1665	931	2/21/2023	149D-H-1.00
24	С	6	Johnathan R. Carter and Barbara Carter	1665	951	2/21/2023	149D-H-1.00
25	В	4	Sammy Popwell and Linda J. Popwell	1665	1384	2/23/2023	149D-H-1.00
26	Α	21	Larry Brackner and Sharon Brackner	1665	1380	2/23/2023	149D-H-1.00
8	F	31	James T. Bandy and Peggy J. Bandy	1665	1398	2/23/2023	149D-A-3.00

Block	Unit	Week	Grantor	Book	Page	Date of registration	Parcel
23	В	3	Judith E. Poland aka Judith E. Polland Trochelman	1666	818	3/6/2023	149D-H-1.00
22	Α	8	Dana N. Hassler and Kassandra Hassler	1666	822	3/6/2023	149D-H-1.00
20	Α	41	Richard N. Mercader and Charlotte D. Mercader	1668	365	3/30/2023	149D-A-1.00
24	Α	22	Benjamin Alig and Debra L. Alig	1668	353	3/30/2023	149D-H-1.00
3	Α	23	Van M. Jodon and Phyllis J. Jodon and Christopher S. Jodon and Angelinque N. Aviles	1668	347	3/30/2023	149D-A-2.00
22	В	42	Kent B. West, sole survivor of joint tenancy with Cheryl E. West	1669	748	4/17/2023	149D-A-1.00
9	E	32	Anthony H. Ritter and Mary Jane Ritter	1671	930	5/15/2023	149D-A-3.00
23	D	12	Horace Bill Brent, Jr. and Ruth Lee Brent	1671	964	5/15/2023	149D-H-1.00
26	В	24	Robert E. Moffett and Kimberly R. Moffett	1672	762	5/25/2023	149D-H-1.00
1	D	24	Eric A. D. Bell and Barbara T. Bell	1673	513	6/6/2023	149D-A-2.00
6	D	14	William Reading and Donna Reading and Brian Jackson and Shirley Jackson	1673	1729	6/12/2023	149D-A-3.00
22	С	15	Delia N. Belcher, Sole Survivor Of Joint Tenancy With George T. Belcher	1673	1723	6/12/2023	149D-H-1.00
4	В	26	Glen R. Castleberry and Judith H. Castleberry	1678	1668	8/17/2023	149D-A-2.00
4	D	31	Wesley Hardman	1680	1892	9/15/2023	149D-A-2.00
7	E	8	BEATRICE GENTRY, Sole Survivor of joint tenancy with Lamour Gentry	1680	1888	9/15/2023	149D-A-3.00
1	А	39	Homer W. Effler and Geneva L. Effler	1683	167	10/20/2023	149D-A-2.00
5	В	29	Roy E. Ferrell and Linda A. Ferrell	1683	161	10/20/2023	149D-A-3.00

Block	Unit	Week	Grantor	Book	Page	Date of registration	Parcel
4	С	41	RALPH DAVID NORRIS, Sole Survivor Of Joint Tenancy With MARGARET DRAKE NORRIS	1684	1011	11/9/2023	149D-A-2.00
23	С	19	Richard S. Ball and Glendia L. Ball	1687	703	12/22/2023	149D-H-1.00
19	D	38	Reece Alan King, Trustee Of The Ricky and Carolin King Irrevocable Trust Dated 11/21/16	1692	1647	3/25/2024	149D-A-1.00
6	А	39	Wendell Drakeford and Vickie Drakeford	1692	1660	3/25/2024	149D-A-3.00
2	D	21	Timothy J. Wolfram and Shirley M. Wolfram	1693	2339	4/15/2024	149D-A-2.00
7	D	13	Linda H. Mccoy and Susan M. Olinger fka Susan M. Mccoy and James Darren Mccoy	1694	2171	4/29/2024	149D-A-3.00
5	D	14	Sarah Sharp	1696	630	5/20/2024	149D-A-3.00
20	С	11	William D. Gocella and Donna K. Gocella	1697	574	6/3/2024	149D-A-1.00
1	С	21	David M. Dixon and Patricia J. Dixon	1699	1225	7/2/2024	149D-A-2.00

Tennessee Certification of Electronic Document

I, National I am a licensed attorney and/or the
custodian of the original version of the electronic document tendered for registration herewith
and that this electronic document is a true and exact copy of the original document executed and
authenticated according to law on
01 108/2025
State of Florida
State of Florida County of Orange
Sworn to and subscribed before me this $\frac{y}{y}$ day of $\frac{y}{y}$ day $\frac{y}{y}$, $\frac{y}{y}$.
What find the State of Notary's Signature
MY COMMISSION EXPIRES: Jun 7, 2021

NOTARY'S SEAL

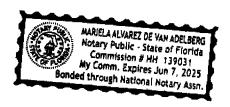


EXHIBIT P

Lemonjuice FAQ To Hiawatha West Owners

May 5, 2025



Thank you for your commitment and dedication to the positive changes at Hiawatha Manor West Resort (Hiawatha Manor Resort). Let's stay engaged!

We encourage you to read all the Frequently Asked Questions to facilitate a successful communication exchange. Should the below does not address your question, please feel free to email us at hiawathawestreimagined@lemonjuice.biz or https://hiawatharesortwest.info for regular updates.

The Front Desk team will manage reservation and exchange-related questions, while any questions related to restructuring must be sent via the email address provided in the document. If a phone call is more convenient, please leave a valid phone number, and a member of the Owner Support team will return your call when time permits.

Frequently Asked Questions

Budget Questions

Q: Why are my maintenance fees increasing?

A: Maintenance fees are increasing by 4%, which aligns with the Consumer Price Index (CPI). This increase is modest and is permitted under the governing documents without a full owner vote. It helps address rising operational costs while maintaining essential services.

Q: How much will I owe in total?

A: You will be responsible for 2025–2026 Maintenance Fee: \$624 per interval.

Q: What happens if I pre-paid Maintenance Fees last year?

A: Please contact <u>HiawathaWestReimagination@lemonjuice.biz</u> to provide proof of payment and to pay the \$24 balance.

Q: Will the maintenance fee be used for improvements?

A: The maintenance fee covers operational expenses such as staffing, insurance, utilities, and routine upkeep.

Q: If the resort is sold, will I receive a share of the proceeds?

A: If you are an owner in good standing (i.e., all fees are paid and you have not deeded back your interval), you may be eligible for a share of any net proceeds from a potential sale, based on your ownership interest and applicable terms.

Q: When will the vote to amend and remove the units happen?

A: We are preparing the legal documents and logistics for the vote. You will receive advance notice, a full explanation of the process, and voting instructions in the coming weeks.

Q: Which of the units have been identified to be sold?

A: All units in buildings 1, 18, 19, 20, 21, 22, 23, 24, 25, and 26 located on Cochise Trail and White Wolf intersection.

Q: Who can I contact with questions or for assistance?

A: Please reach out to our Owner Support Team at: HiawathaWestReimagined@lemonjuice.biz

We're here to help and are committed to keeping all owners informed and supported throughout this process.

Bankruptcy Questions

Q: Why are we taking this route?

A: The purpose of this bankruptcy is to obtain a federal court order to oversee the sale proceeding and also ensure that everything is carried out adequately regarding the sale of Hiawatha West up to and including distribution of the net proceeds of any sale amount to the current owners.

Q: How will the bankruptcy process affect me as an owner?

A: Bankruptcy is an association-level process aimed at selling the Hiawatha West property to maximize its value for all owners. It will not affect your personal credit.

Q: How long is this process going to take?

A: The entire process can take up to 1 year. The auction will occur after the Court approves the sale of Hiawatha East.

Q: Will I need to appear in Court?

A: You will not be required to appear before the Court. If the Judge approves the sale, you will receive your due share of the sale proceeds at the time of distribution.

Q: What if I am behind on my fees?

A: Any delinquent fees and related expenses owed to Hiawatha West will be deducted from your proceeds after the sale. The remaining funds will be distributed to the owners after all accounts have been settled.

General Questions

Q: Why did Hiawatha Manor West Resort close temporarily?

A: Hiawatha West was temporarily closed due to the unexpected layoff of essential resort employees. These layoffs were made without prior notification to Hiawatha Manor Association Inc. or Lemonjuice Solutions, leaving the resort unable to maintain the staffing levels necessary for operation.

Q: How will I be informed about updates?

A: Updates will be posted on the Frequently Asked Questions page at https://hiawatharesortwest.info. Additionally, owners can email hiawathawestreimagined@lemonjuice.biz for more information.

Q: Will there be any impact on my ownership or reservations?

A: The team is working to ensure all guests and owners are informed and any questions regarding ownership or reservations will be addressed directly. Please contact us if you have specific concerns.

Q: What is Lemonjuice Solutions?

A: Lemonjuice Solutions (LJS) provides strategic planning, restructuring execution, investment capital, and professional management to legacy timeshare properties. The company has extensive experience in the timeshare industry. One of our specialties is assisting distressed timeshare properties and proposing options to resolve financial issues, a process done through its Resorts Reimagined™ program.

Q: Is Lemonjuice Solutions affiliated with Hiawatha Manor West Resort?

A: Lemonjuice Solutions has been chosen by the Board as the new management company for Hiawatha Manor West Resort. It's important to note that Lemonjuice Solutions is independent and not affiliated with any of the Board Members or Developers associated with Hiawatha Manor West Resort.

Q: Why would the Board contemplate filing bankruptcy?

A: The nature of timeshare, with multiple co-owners within each condominium dedicated to a timeshare usage plan, generally exceeds any state court's ability to resolve partition related questions. Hiawatha Manor West Resort is further complicated by the buildings that were removed decades ago that still are believed to have rights associated with non-existing intervals. Some of those deeds are still held by individuals.

Q: What will happen to future reservations?

A: This transaction is not expected to affect 2025 reservations. If you currently have reservations deposited with the exchange company, they will remain in full force and effect, as will any other benefits you have of record in your existing ownership. Hiawatha Manor is committed to ensuring that all owners continue to have the quality vacation experience that all owners deserve.

Q: What are the plans for the property?

A: The goal is to provide a course of action that will protect all owners and provide value for their timeshare ownership.

Q: Why is this happening to Hiawatha Manor West?

A: As shown in the letter, Hiawatha Manor is currently facing financial hardship. Furthermore, after years of diminishing ownership and deferred maintenance, Hiawatha is unable to collect sufficient maintenance fees to sustain its operations. Increasing maintenance fees would likely lead to more owners discontinuing payments. This is the principal reason the Board enlisted the services of Lemonjuice Solutions.

Q: Who should I contact with other questions?

A: For Reimagination and Owner Support related questions, please call the resort at 931-444-1394. If email is a preferred option, please email at hiawathawestreimagined@lemonjuice.biz. You may also review https://hiawatharesortwest.info for regular updates.

Q: Where do I mail correspondence?

A: Hiawatha Manor Resort West

Hiawatha Manor West May 5, 2025

c/o: Lemonjuice Solution Reimagination 7380 W. Sand Lake Rd., Suite 130, Orlando, Florida 32819

EXHIBIT Q

Letter from Hiawatha Manor Association Board
Announcing 2024 Annual Members' Meeting
Undated





Dear Hiawatha Manor Owner:

Good news! No increase in maintenance fees for fiscal year 2024/2025.

The Hiawatha Manor Association annual meeting will be held at 10:00 a.m., Saturday, March 16, 2024, at the Hiawatha Community Center, 125 Country Club Drive, Crossville, TN 38572. Registration will begin at 9:30 a.m. We look forward to seeing everyone again this year.

As most of you know, since the onset of the pandemic, the association has experienced a significant decline in owners who have paid the maintenance fees and assessments needed to maintain and repair the resort's aging buildings. As the number of delinquent owners has increased, so, too, has the burden on the remaining active owners to fund a quality vacation experience at Hiawatha Manor.

In addition to declining dues income, the board and employees have wrestled with the challenges of rising costs, leaving the association without the cash flow needed to operate as a timeshare resort in the long term. We've considered all feasible options — contacting industry experts, leaders at other failing resorts, and potential investors — and we've concluded that it will be in the best interest of our owners to develop a strategy to discontinue the timeshare's operations and find a potential buyer for the property.

The board intends to implement their strategy to stabilize the association's fiscal position and continue operating, so our owners can enjoy their timeshare this upcoming fiscal year as we further implement our strategy to discontinue the timeshare operations. We have kept the maintenance fee the same as in the prior year, and our employees will continue to do all they can to reduce costs. We ask for your support in making prompt payments, as it is critical for our staff to properly budget for expenses throughout the year.

As before, you can vacation at Tansi, or exchange through RCI or Interval International. If you are looking for a low-cost alternative, our management company, Vacatia, offers the opportunity to trade your week for stays at other Vacatia-managed properties throughout the country, with the OwnerPLUS benefit. You can enjoy a weeklong vacation or multiple short stays in popular destinations such as New Orleans, Virginia Beach, Daytona, the Tampa area, Scottsdale, and Breckenridge. For more information, call Customer Care at 833-643-0693.

Obviously, our ability to maintain the quality of the property through the coming year depends on owners paying their maintenance fee. We hope you can attend the annual meeting and share your thoughts and questions with fellow owners. We will also share our complete strategy to responsibly discontinue timeshare operations.

Please sign and return the enclosed proxy to approve the budget as soon as possible. The proxy enables you to vote for all significant issues yourself, assign your vote to someone of your choice, or assign your vote to the president of the association (who is also an owner). You have one vote for each week owned, so be sure to list all weeks associated with this account.

Lastly, we want to thank you for allowing us the opportunity to serve the association for so many years. As we prepare to discontinue the operations of Hiawatha Manor, we are committed to providing a workable strategy and a graceful exit for our owners.

With Deepest Gratitude,

Hiawatha East FY24-25 Budget

· · · · · · · · · · · · · · · · · · ·	FY24-25	FY23-24	\$	%
	<u>Budget</u>	<u>Budget</u>	<u>Variance</u>	<u>Variance</u>
Revenues				
Maintenance Dues and Other Income	\$ 625,625	\$ 679,905	\$ (54,280)	-8%
Reserve Assessment	-	71,308	(71,308)	-100%
Rental and Other Income	86,134	130,451	(44,317)	-34%
Total Revenues	711,759	881,665	(169,905)	
Expenses				
Utilities and Other Services	131,042	139,911	(8,869)	-6%
Property Repairs and Maintenance	64,793	124,428	(59,635)	-48%
Unit Expense	35,891	22,995	12,896	56%
Automobile Expense	3,569	11,218	(7,649)	-68%
Payroll	198,892	211,008	(12,115)	-6%
General and Administrative	35,474	28,960	6,514	22%
Recreation	6,969	12,000	(5,031) ⁹	-42%
Insurance	93,027	48,090	44,937	93%
Taxes	21,992	20,621	1,371	7%
Property Management Fees	40,950	64,156	(23,206)	-36%
Accounting Fees	24,189	23,484	705	3%
Dues Servicing Expense	19,321	18,438	883	5%
P.O.A. Fees	24,385	23,675	710	3%
Depreciation Expense	10,564	10,952	(389)	-4%
Allowance for Bad Debt		71,285	(71,285)	-100%
Total Expenses	711,057	831,221	(120,164)	-14%
Reserve Assessment	- v	71,308	(71,308)	
Net Income/(Loss)	\$ 703	\$ (20,864)	\$ 21,566	

				FY24-25	Dues		
		<u>1BD</u>	<u>2</u> E	BD/1BR	2	BD/2BR	3BD
Maintenance Dues	\$ \$	524.00	\$	699.00	\$	759.00	\$ 849.00

EXHIBIT R

Excerpt from Zoom Meeting Recording

Discussion Regarding Lemonjuice's Selection

February 24, 2025

The following exchange occurred during the February 24, 2025 Zoom meeting:

(33:49) MS. SIMMONS: Okay. Was there not a member meeting at the very start of the process where Lemonjuice was introduced? Was there not a Zoom meeting?

I have not received any notices whatsoever until very recently. So I'm totally in the dark except for what I've been able to see on the info dot site.

And I'm wondering if there was an introduction zoom meeting. And if that could be posted.

MS. KOEPPEN: If it's not posted on the web site, then we don't have a recording.

So everything that we have recordings of are posted on the dot info site.

Now, when we took over, there was some transition there where we were introduced but we weren't management. And so until we were management company, we weren't able to do things like record the meetings or facilitate certain things.

So if we were brought in as a guest of Vacatia, we do not have those recordings.

MS. SIMMONS: Can I ask if the Board members have those recordings? And also if Lemonjuice could request them from Vacatia?

MS. KOEPPEN: We've made a lot of requests from Vacatia.

MS. SIMMONS: Yes, I understand that. I understand that from watching the --

(34:59) MS. KOEPPEN: So we are willing to share everything we have. Nobody is trying to hide anything but – or omit anything. But there are some things that we just do not have access to.

MS. SIMMONS: The Board – I want to ask the Board – they don't have a copy of that Zoom meeting? They don't have a recording?

MR. DOBY: No, we don't.

Dr. BOB: We do not have a recording.

MS. SIMMONS: Okay. And there was also --

DR. BOB: If you are that interested, I would recommend you join the Board.

MS. SIMMONS: Well, it's too late to get that recording.

DR. BOB: Never too late. Never too late.

MS. SIMMONS: But if it's not available, it's too late to get that recording?

MR. DOBY: I don't believe there's a recording available. When we started, Vacatia was still our management company.

(35:50) DR. BOB: We were still deciding. We let the – basically the people to decide whether they wanted to go with Lemonjuice – or a recommendation. So we just followed the recommendation of the people.

MS. SIMMONS: But there's no recording of that?

DR. BOB: We're trying to do the best for you – to get the best outcome, so –

EXHIBIT S

Excerpt from Zoom Meeting Recording of February 24, 2025

Discussion of February 14, 2025 Purchase and Assignment Agreement

Lemonjuice Representative Statement that Agreement is Confidential and Not Available for Member Review The following exchange occurred during the February 24, 2025 Zoom meeting:

(31:37) MS. SIMMONS: Okay. And was this purchase agreement part of the original agreement with Lemonjuice, or was this executed at a later time?

MS. KOEPPEN: It was executed at a later time.

MS. SIMMONS: And I don't see the recording where that was presented to the Board. I wonder if you could post that on the info dot site? And also post the agreement?

MS. KOEPPEN: The – we cannot post the agreement. The agreement's confidential. It's between the Board and Lemonjuice. Um and the Association and Lemonjuice. But the agreement was presented in August and it was approved in a Board meeting in August.

So I think we have that recording. I'll find it for you.

MS. SIMMONS: Actually, in that meeting it was discussed that you would be presenting the contract, but it was not presented at that meeting.

MS. KOEPPEN: I can follow up on that.

The Board has a copy of the agreement and has reviewed it, but we can't post it.

And part of it is because it includes confidential things such as payroll and other issues. Because that's part of what those funds are covering.

EXHIBIT T

Declaration of Linda Simmons
in Support of Transcript Accuracy and Exhibit Authentication

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

In re:	Chapter 11
Hiawatha Manor Association, Inc.,	Case No. 25-01916
Debtor.	Judge Randal S. Mashburn

DECLARATION OF LINDA SIMMONS IN SUPPORT TRANSCRIPT ACCURACY AND EXHIBIT AUTHENTICATION

I, Linda Simmons, pursuant to 28 U.S.C. § 1746, declare under penalty of perjury that the following is true and correct to the best of my knowledge, information, and belief:

- 1. I am a fully paid co-owner of timeshare interests at Hiawatha Manor Association East and a party in interest in the above-captioned Chapter 11 case.
- 2. I have personally reviewed and transcribed portions of publicly available Zoom meetings conducted by representatives of the Debtor and its management company, Lemonjuice Solutions, LLC, during 2024 and 2025.
- 3. I am familiar with the contents of Exhibits G, H, J, R, and S to the Motion of Linda Simmons for Rule 2004 Production of Documents. The transcript excerpts and quotes contained in those exhibits are accurate to the best of my ability and are true representations of the statements made during those meetings.
- 4. I accessed the Zoom recordings posted at hiawatharesort.info, preserved copies of them, and used those recordings to prepare the transcript excerpts and quotations referenced in the exhibits.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on July 29, 2025.

/s/ Linda Simmons Linda Simmons, Pro Se Telephone: 615-594-2866 lindasimmons2866@gmail.com